

JONES & TAYLOR,
Stereographers and Engravers.
Lighters and Steam Launches
Supplied.
LOLOA, PHILIPPINE ISLANDS.

The Hongkong Telegraph.

ESTABLISHED 1881.

THE UNITED ASBESTOS
ORIENTAL AGENCY.
Sole Agents for the
UNITED ASBESTOS COM-
PANY, LTD., LONDON.
DODWELL & CO., LIMITED,
General Managers.

NEW SERIES No. 1379. 日六廿月十年五十二緒光 TUESDAY, NOVEMBER 28, 1899.

二拜禮 號八廿月一十英港香

THIRTY DOLLARS
PER ANNUM.

Banks.

THE YOKOHAMA SPECIE BANK, LIMITED.

ESTABLISHED 1880.
CAPITAL SUBSCRIBED Yen 24,000,000
CAPITAL PAID-UP " 12,000,000
CAPITAL UNCALLED " 12,000,000
RESERVE FUND " 7,500,000

Head Office—YOKOHAMA.

Branches and Agencies.

TOKIO. KOBE.
NAGASAKI. LONDON.
LYONS. NEW YORK.
SAN FRANCISCO. HONOLULU.
BOMBAY. SHANGHAI.
TIENSIN.

LONDON BANKERS:
THE LONDON JOINT STOCK BANK, LD.
PARIS BANK, LD.
THE UNION BANK OF LONDON, LD.

HONGKONG AGENCY—INTEREST ALLOWED.
On Current Account at the rate of 2 per cent.
per Annum on the Daily Balance.

On fixed deposits for 12 months at 5 per cent.
" 6 " 4 " "
" 3 " 3 " "

S. CHOH,

Hongkong, 4th October, 1899.

HONGKONG AND SHANGHAI BANKING CORPORATION.

PAID-UP CAPITAL \$10,000,000
RESERVE FUND \$11,000,000
RESERVE LIABILITY OF PROPRIETORS \$10,000,000

COURT OF DIRECTORS:
R. M. GRAY, Esq., Chairman.
N. A. STEWART, Esq., Deputy Chairman.

David Meyer Moses, Esq.
E. Goetz, Esq.
A. J. McConachie, Esq.
A. Haupt, Esq.
R. H. Hill, Esq.
The Hon. J. J. Keswick.

CHIEF MANAGER:
Hongkong—Sir THOMAS JACKSON.

MANAGER:
Shanghai—J. P. WADE GARDNER, Esq.
LONDON BANKERS—LONDON AND COUNTY BANKING COMPANY, LIMITED.

HONGKONG—INTEREST ALLOWED:
On Current Account at the rate of 2 per cent.
per Annum on the daily balance.

ON FIXED DEPOSITS:
For 3 months, 2 1/2 per cent. per Annum.
For 6 months, 3 1/2 per cent. per Annum.
For 12 months, 4 1/2 per cent. per Annum.

THOMAS JACKSON,

Hongkong, 16th October, 1899.

HONGKONG SAVINGS BANK.

THE Business of the above Bank is conducted
by the HONGKONG AND SHANGHAI
BANKING CORPORATION. Rules may be
obtained on application.

INTEREST on deposits is allowed at 3 1/2 PER
CENT. per annum.

Depositors may transfer at their option
balances of \$100 or more to the HONGKONG AND
SHANGHAI BANK to be placed on FIXED
DEPOSIT at 4 PER CENT. per annum.

For the HONGKONG AND SHANGHAI
BANKING CORPORATION,
T. JACKSON,

Chief Manager.

Hongkong, 1st August, 1895.

THE NATIONAL BANK OF CHINA, LIMITED.

Authorized Capital \$1,000,000
Paid up Capital \$324,374

HEAD OFFICE—HONGKONG.

Board of Directors:
Chun Kit Shun, Esq.
Chow Tung Shing, Esq.
D. Gillies, Esq.

Chief Manager,
GEO. W. F. LAYFAIR.

Interest for 12 months Fixed 5 %
Hongkong, 30th May, 1899.

THE CHARTERED BANK OF INDIA, AUSTRALIA AND CHINA.

INCORPORATED BY ROYAL CHARTER, 1853.
HEAD OFFICE—LONDON.

CAPITAL PAID-UP £800,000
RESERVE LIABILITY OF SHARE-
HOLDERS £800,000
RESERVE FUND £500,000

INTEREST ALLOWED ON CURRENT
ACCOUNT at the rate of 2 per cent. per
annum on the Daily Balances.

On Fixed Deposits for 12 months... 4 per cent.
" 6 " 3 1/2 " "
" 3 " 3 " "

T. H. WHITEHEAD,

Manager, Hongkong.

Hongkong, 20th May, 1898.

IMPERIAL BANK OF CHINA.

ESTABLISHED BY IMPERIAL DECREE
OF THE 12TH NOVEMBER, 1896.

Shanghai Taels.
SUBSCRIBED CAPITAL 5,000,000
PAID-UP CAPITAL 2,500,000

Head Office—SHANGHAI.

Branches and Agencies.
CANTON. PEKING.
CHEFOO. SINGAPORE.
CHINKIANG. SWATOW.
FOOCHOW. TIENSIN.
HANKOW.

THE Bank purchases and receives for collection
Bills of Exchange drawn on the above
places, and Sells Drafts and Telegraphic Transfers
Payable at its Branches and Agencies.

HONGKONG BRANCH.
Advances made on approved securities.
Bills discounted.

INTEREST ALLOWED ON DEPOSITS:
On Current Account at the rate of 2 per cent.
per Annum on the Daily Balance.

On Fixed Deposits for 12 months... 4 per cent.
" 6 " 3 1/2 " "
" 3 " 3 " "

E. W. RUTTER,

Acting Manager.

Hongkong, 21st November, 1899.

Intimations.

PENINSULAR AND ORIENTAL STEAM NAVIGATION COMPANY.

FOR STEAMERS CAPTAINS TO SAIL REMARKS

LONDON.....Malacca.....E. G. Andrews.....About 30th Nov.....Freight or Passage.

LONDON, &c., Clyde.....C. T. Denny, R.N.R.....Noon, 9th Dec.....Freight or Passage.

JAPAN.....Rohilla.....S. de B. Lockyer, R.N.R.....9th Dec.....Freight or Passage.

SHANGHAI.....Farranatta.....A. Symons.....About 9th Dec.....Freight or Passage.

LONDON.....Japan.....G. K. Wright, R.N.R.....About 14th Dec.....Freight or Passage.

(See Special Advertisement). (Passing through the Inland Sea).

For Further Particulars apply to

H. A. RITCHIE, Superintendent.

Hongkong, 28th November, 1899.

IMPERIAL GERMAN MAIL LINE.

STEAM FOR
SINGAPORE, PENANG, COLOMBO, ADEN, SUEZ, PORT SAID, NAPLES,
GENOA, ANTWERP, BREMEN/HAMBURG;
PORTS IN THE LEVANT, BLACK SEA AND BALTIC PORTS;
ALSO
LONDON, NEW YORK, BOSTON, BALTIMORE, NEW ORLEANS, GALVESTON,
AND SOUTH AMERICAN PORTS.

Steamers will call at SOUTHAMPTON to land Passengers and Luggage.

N.B.—Cargo can be taken on through Bills of Lading for the Principal Places in Russia.

PROPOSED SAILINGS FROM HONGKONG.

(SUBJECT TO ALTERATION.)

STEAMERS. SAILING DATES.
KONIG ALBERT.....WEDNESDAY, 13th December.
PRINZ HEINRICH.....WEDNESDAY, 27th December.
PREUSSEN.....WEDNESDAY, 10th January.
KARLSRUHE.....WEDNESDAY, 24th January.
SACHSEN.....WEDNESDAY, 7th February.
OLDENBURG.....WEDNESDAY, 21st February.
RAVEN.....WEDNESDAY, 7th March.
STUTTGART.....WEDNESDAY, 21st March.
KONIG ALBERT.....WEDNESDAY, 4th April.
WEINAR.....WEDNESDAY, 18th April.
PREUSSEN.....WEDNESDAY, 2nd May.
HAMBURG (Hamburg America Linie).....WEDNESDAY, 16th May.
PRINZ HEINRICH.....WEDNESDAY, 30th May.

ON WEDNESDAY, the 13th day of December, 1899, at NOON, the Steamship "KONIG ALBERT" of the NORDDEUTSCHER LLOYD, Captain O. Cuipers, with MALES, PASSENGERS, SPECIE and CARGO, will leave this Port as above, Calling at NAPLES and GENOA.

Shipping Orders will be granted till NOON, on MONDAY, the 11th December, Cargo and Specie will be received on board until 5 P.M., on TUESDAY, the 12th December.

Contents of Packages are required. No Parcel Receipts will be signed for less than \$2.50 and Parcels should not exceed Two Feet Cubic in Measurement.

The Steamer has splendid Accommodation and carries a Doctor and a Stewardess. Linen can be washed on board.

NORDDEUTSCHER LLOYD.

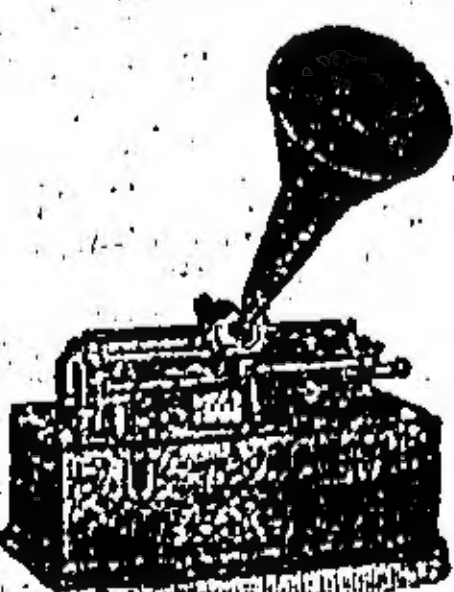
For further Particulars, apply to

MELCHERS & CO.,
AGENTS.

Hongkong, 17th November, 1899.

NEW ROOMS
At Moderate Daily Rates.

HONGKONG HOTEL.



PHONOGRAPHS.

THE NEW HOME PHONOGRAPH
(GENUINE EDISON) WITH FITTINGS.
PRICE \$80.

LANE, CRAWFORD & CO.

Es. S.S. KAMAKURA MARU.

TRIMMED HATS AND BONNETS.

LATEST PARISIAN AND LONDON FASHIONS.

ALSO A CHOICE SELECTION OF

BALL DRESS TRIMMINGS.

W. POWELL & Co.,

Immediately Opposite P.O., 1st floor.

Intimations.

CHOICE SELECTION OF SWEETS.

JUST LANDED.

IN SPLENDID CONDITION.

"Reviving Sweets repair the Mind's Decay."—POPE.

CADBURY'S CHOCOLATE CREAMS,

A LARGE VARIETY IN FANCY BOXES, AT POPULAR PRICES.

PASCALL'S GOLDEN MALTEX, EVERTON TOFFEE,
LEMON BARLEY SUGAR, ALMOND FLOTS,
RASPBERRY DROPS, APRICOTINES.

Watkins, Limited,

66, QUEEN'S ROAD CENTRAL, HONGKONG.

UNITED ASBESTOS ORIENTAL AGENCY, LIMITED.

SOLE AGENTS IN
HONGKONG, CHINA, JAPAN, AND THE STRAITS SETTLEMENTS,
FOR THE

UNITED ASBESTOS CO., LD., LONDON,

CONTRACTORS TO H.M. GOVERNMENT.
MANUFACTURERS OF THE
Best Qualities of ASBESTOS GOODS and PACKINGS.
HYDRAULIC and SELF LUBRICATING PUMP PACKINGS, of all kinds.
"VICTOR" METALLIC BOILER JOINTS.

ASBESTOS SALAMANDER BOILER COVERING COMPOSITION of the best qualities.

ESTIMATES given for every DESCRIPTION of WORK.

CHIEF SUPERINTENDENT.....THOMAS SKINNER.

SUPERINTENDENT.....ARCHIBALD RITCHIE.

DODWELL & CO., LIMITED, General Managers.

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PEAK HOTEL

AND
CRAIGIEBURN.

THE PEAK HOTEL is situated at VICTORIA GAP, adjoining the TRANWAY TERMINUS,
1,350 feet above sea level.

CRAIGIEBURN is situated at PLUNKETT'S GAP, five minutes walk from the PEAK
HOTEL.

Fine Healthy location, variety of beautiful scenery. Cool Southerly breezes in Summer
with perfect protection against the North East Winds in Winter.

Well appointed rooms, attentive service and excellent Cuisine.

A. MOIR,
Manager.

CITY OFFICE, 7, Duddell Street.
Hongkong, 31st October, 1899.

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JUST LANDED.

GIESLER & CO'S

CHAMPAGNE.

In Magnums—Bottles and Half Bottles.

One of the most popular Brands in ENGLAND and the
UNITED STATES.

CALDBECK, MACGREGOR & CO.,

Sole Agents for

Hongkong, China, Japan, the Strait Settlements,
the Philippines and British North Borneo.

Hongkong, 18th October, 1899.

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BRANDIES.

	per doz. Bottles.
COGNAC * Perinet and Fils	37.00
Do. ** do	8.00
Do. *** do	11.00
Do. V. Our own bottling	13.00
Do. O.V. do	15.00
Do. R.O.V. do	20.00
HANAPPIER & Co.'s ***	24.00
HENNESSY'S ***	29.00
MATHUSALEM "Choice Old Liqueur"	48.00

H. PRICE & Co.,

WINE AND SPIRIT MERCHANTS,
12, QUEEN'S ROAD.

Hongkong, 27th November, 1899.

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THE CLUB HOTEL, LIMITED.

No. 5, B. BUND, YOKOHAMA.

A FIRST-CLASS HOTEL Centrally situated, well furnished and
supplied with excellent Cuisine and Good Wines.

The Company's Steam-launch attends the arrival and departure of all
Mail Steamers.

Special attention paid to the Comfort of Visitors.

Yokohama, 1st October, 1897.

E. V. SIOEN, Manager.

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Auction.

PUBLIC AUCTION.

THE Undersigned have received instructions
from the Captain Superintendent of Police
to Sell by

PUBLIC AUCTION,

on

THURSDAY, the 30th November, 1899,

at 11 A.M.

A LARGE QUANTITY OF

SURPLUS STORES;

ALSO:

363 MAUSER RIFLES, 180 MUZZLE

LOADING MUSKETS, 160 REVOLVERS,

BAYONETS, RIFLE and REVOLVER

AMMUNITIONS, GUNPOWDER, COP-
PER, BRASS, LEAD, IRON, GAMBIA,

RICE, RICKSHAWS, &c., &c., &c.

AND

38 Balls PATNA and 101 Cattle MALWA

OPIMUM.

TERMS—As Usual.

HUGHES & HOUGH,
Government Auctioneers.

Hongkong, 27th November, 1899. [1475a

Masonic.

DELIGENTIA LODGE OF

INSTRUCTION.

A REGULAR MEETING of the above

LODGE will be held at the FREEMAS-
ONS' HALL, Zealand Street, on FRIDAY,

the 1st December, at 8.30 p.m. precisely. Visiting

Brethren are cordially invited to attend.

Hongkong, 22nd November, 1899. [1475a

1475a

ZETLAND LODGE,

No. 525, E.C.

A REGULAR MEETING of the above

LODGE will be held at the FREEMAS-
ONS' HALL, Zealand Street, on FRIDAY,

the 1st December, at 8.30 p.m. precisely. Visiting

Brethren are cordially invited to attend.

Hongkong, 24th November, 1899. [1461a

1461a

Notice of Firm.

NIPPON YUSEN KAISHA.

DURING my Temporary Absence from

Hongkong Mr. JIRO ITAMI will have

charge of this Office.

A. S. MIHARA,
Manager.

Hongkong, 25th November, 1899. [1476a

1476a

Insurance.

NORTH GERMAN FIRE INSURANCE

COMPANY OF HAMBURG.

THE Undersigned AGENTS of the above

Company are prepared to accept First

Class FOREIGN and CHINESE RISKS at

CURRENT RATES.

SIEMSEN & Co.
Hongkong, 28th May, 1895. [18

18]

To be Let.

TO LET.

SEMI-DETACHED VILLA RESI-
DENCES on Bowen Road (now in course

of erection.)

GROUND FLOOR, 52, PEEL STREET.

"HARFORD" MAGAZINE GAP.

ERANIE'S BUNGALOW, KOWLOON.

GODOWNS at KENNEDY TOWN.

Apply to

THE HONGKONG LAND INVEST-
MENT & AGENCY CO., LD.

Hongkong, 17th November, 1899. [12

12]

OFFICES TO LET.

No. 24, ICE HOUSE STREET. Immediate

Possession.

Apply to

W. DANBY,
Civil Engineer & Architect.

Hongkong, 7th October, 1899. [1287a

1287a

TO LET.

ONE LARGE ROOM, suitable for OFFICE

with Immediate Possession.

Apply to

A. HAHN,
No. 10, Ice House Street.

Hongkong, 15th November, 1899. [1429a

1429a

ran for the *bona fides* of the Fund, but we also know that the distribution of it will, in all probability, devolve upon some minor officials who will carry out their duties as a matter of routine, like the collection of the income tax, than as evidence of a nation's sorrow and sympathy for the dependents of those of her soldiers and sailors who have fallen in her service. Exactly how the fund will be distributed, or by whom, or when, we none of us know for certain; but I think it quite possible that a large number of subscribers are at one with me in wishing for the relief to be as instant as possible; for their subscriptions to be applied when the loss is most felt. If this is so the Committee, when forwarding the contribution of this Colony might take the opportunity of expressing this desire in as clear and unequivocal language as possible and I have little doubt that those entrusted with its administration at home would gladly do their utmost to carry out this desire, whatever method of distribution was decided upon for the rest of the Fund.

I am, Sir,

Yours faithfully,

Hongkong, November 27th, 1899.

AN INADEQUATE SENTENCE.

TO THE EDITOR OF THE "HONGKONG TELEGRAPH."—Sir,—If I might be allowed to answer A.B.'s criticism on my letter I should like to point out that my remarks were not intended to be personal nor apply exclusively to the case under consideration. I certainly did not wish to cast any slur on the Magistrate who tried the case, as I am convinced he was only imposing the penalty already decreed upon by Messrs. Jardine, Matheson and Company.

I am also fully aware of the First Offender's Act but cannot agree with A.B. that if it had been in force in Hongkong, Toller could have taken advantage of its provisions, as, to the best of my knowledge, the act is to protect a thoughtless youngster from being further contaminated by association with other criminals in prison. But the embezzlement of \$3,525 is rather too big for the first attempt and hardly likely to have been perpetrated without premeditation.

The distance of being convicted and going to prison is almost as much for 6 months as it is for six years and so the only means the Magistrate has of expressing his sense of the gravity of the crime is by imposing a lengthy term of imprisonment. Looked at from this point of view it cannot be considered that six months is adequate.

I do not wish to argue this individual case. It is a well-known fact that the youth's education in "Honesty" is very sadly neglected and that vices such as gambling, betting, and striving to maintain the appearance of receiving more salary than they actually do, are rampant among both boys and girls of Hongkong. There are two ways of dealing with these vices, one is through instilling a wholesome fear of the consequences, with the knowledge that justice will inevitably follow detection. I am with A.B. as regards mercy, qualifying justice, but my merciful thoughts are rather for those who are still innocent and might be tempted to transgress by seeing leniency extended to evil doers.

The other way is the one suggested by your correspondent Dominus, evidently a school-master who has been at a public school himself and has known the advantages to be derived from manly competition with his elders. The standard of manliness which we treat the young generation here is unwelcome to many of our vices. They are not given opportunities of learning what are the real attributes of a gentleman. No one denies that we have certain obligations to future generations, the least of which certainly ought not to be the transmission of that up-right, fearless, manly, British nature that has been handed down to us by our forefathers.

This is the duty, and a very important duty it is, of those who hold exalted positions in our land and I do not think for one moment that they will be long in taking advantage of it.

I might say more on this important subject but am afraid I have already encroached too far on your valuable space.

JUSTICE.

Hongkong, November 28th, 1899.

MINES IN CHINA.

CHINESE OPINION OF ENGLISH AND FRENCH AGREEMENTS.

(From the Shanghai Sun Po.)

The Chinese mines are the richest in the world. There are not only the gold and copper mines in Szechuen province but there are also copper, gold and coal mines in Kwangsi and Honan provinces besides gold, silver, coal, copper, iron and other minerals to be found in Honan, Kwangtung and Kwangsi provinces; the mines in Fong Kut; the coal and other mines in Shantung and Honan, all these mines are well-known to the public. There are also mines in the mountainous districts of Pechili, Shantung, Kongsan, Fukien, Chit Kong and Woopok provinces. The Europeans who have already prospected these mines say that they are very rich, the coal mines in China being ten times more valuable than those in England, and that the population is ample to allow of their lucrative exploitation.

The Chinese have already worked the gold mines in Mo Ho, the coal mines in Hoi Ping and the copper mines in Ping Yuen and the mandates for many years past have been sending petitions to the Government praying to be allowed to open new ones. The Government answered that they were not ignorant of the riches that could be obtained from mines and they knew the Europeans' mines were watering for their possession. They would cancel the laws that prevented the mines from being worked and so allow the mandarins and Chinese merchants to derive benefit from the mines of the country. The mandarins have therefore established mines on the east of Fongtien, in Kwangsi, Woonan, Woopok and Chitkong.

As Szechuen, being a mountainous province, has probably got most mines, the mandarins and merchants are forming a company with Tls. 300,000 capital to work the mines there, each owning half the shares. These shares are not to be sold to foreigners. As the undertaking is not large there will be no difficulty in getting them subscribed for among the Chinese themselves and so secure all the profits for themselves. The foreigners, especially the English and French, are, however, hungering after these concessions in mining, as they consider the Chinese will get all the benefits from them. These two nations have already opened up mines in the province under the following agreements. The English (Long) were represented by a Bank Manager's agreement was signed that the capital of the company should be Tls. 1,000,000; China providing Tls. 500,000, and England Tls. 500,000. Each country should take 50 per cent of the profits and the Chinese Government 20 per cent, besides 7 per cent of the gross earnings of the mine as taxes. The treasurer and secretary of the company should be Chinese, while the foreman-miners and managers should be English. That the company previously formed by the mandarins and Chinese should have nothing to do with this company. All the mining machinery etc. should become the property of the Chinese without any payment after

50 years working. This is only an rough agreement and so may be altered by either party. In my own opinion, says the writer of the article, China will derive great benefits from signing this agreement. Our government is not ignorant of the profits that may be obtained from the mines, nor were they ignorant that there were treasures in the ground, but they formerly issued laws preventing people from digging mines because the people were ignorant of the mining business and so the government were afraid that they (the people) would only waste their money in unproductive speculation; to start mining is not a simple matter the same as opening a shop or merchant's office, besides to operate a company with many shareholders is a very difficult matter. On account of these considerations the world's greatest buried treasures remained unsought for.

The time has now come to seek these treasures as the English, who are the most famous miners in the world, are willing to go shares with the Chinese and will therefore most probably send their best mineralogists and miners to China. These men will not be devoid of knowledge as to throw away their money and labour for nothing. This would be of very great advantage to the Chinese and besides this there are others. The secretaries and treasurers, being Chinese, would hold the actual authority in the mines, so the foreigner would never be able to obtain the mastery over them. From the fact that China has to provide Tls. 500,000, to the England's Tls. 500,000 and both get 50 per cent of the profits it would appear that England had greatly the advantage but it must be borne in mind that the machinery will belong to China in 60 years time. Considering these three great gains that China will acquire by this agreement, England's gain is not so very much greater than our own from our mines.

FRENCH CONCESSION.
The agreement signed by His Highness Hui (Hui Ying Kwai, of the reform party) and the French Companies, Fuk On and Ho Fu for mining concessions in Chungking, Hophow, Kuekong, Keen Wai is unfair for these reasons: the capital of the company is to be Tls. 12,000,000, of which China only owns Tls. 2,000,000. From this it is evident that one would have a far greater share than the other, France having the greater. If the French Company were the same as the English then China would gain more than the French, which is only right and proper as the mines belong to China and so the Chinese should have the greatest profit from them, but as we are obliged to be associated with Europeans the profits should be equally divided or if anything China should have a little the advantage.

In the book on mineralogy written by Cheung of Nam Pay (Cheung Chee Tang), he lays it down as a rule that whenever an agreement is signed between Chinese and Europeans to dig mines, the shares and profits should be equally divided, or for the Europeans to have only four shares to the Chinese ten, the Europeans should never be allowed to exceed half shares.

The writer then asks how was it that the French agreement was not the same as the English and goes on to blame Hui Ying Kwai for signing such a manifestly unfair agreement.

CANTON NOTES.

[From the Tsan Wan Yat Po.]

On or about the 7th inst., the Customs House officials at Kongsan received a letter from robbers (or pirates) demanding that Tls. 2,000 should be given to them within two months. The robber chief sent his card with the note and threatened if the money was not paid he would pull the Customs House down. The matter was reported to the Chinese Commissioner, who asked the Mandarins there to send gunboats and soldiers to protect them. The soldiers are now at the Customs House ready to rob the robbers. We have often heard of robbing junks and houses, but not custom houses, therefore the robbers must be very brave men.

THE JOLY CASE.

H.M.'S SUPREME COURT.

Shanghai, November 21st.
Before Sir Nicholas J. Hannen, Chief Justice.
JOLY v. THE SUN LIFE ASSURANCE CO. OF CANADA.

Judgment was given in this suit by his Lordship, Mr. H. P. Wilkinson, representing the plaintiff, Mr. J. Joly, and Messrs. D. McNeill and W. A. C. Platt for the defendants. A number of ladies occupied seats at the side of the Court. The judgment was as follows:—

This is a case in which Clara Agnes Joly as executrix of the will of Henry Bencaft Joly the sum of £2,500 upon a contract entered into in writing between them, by which the said Company agreed to pay to the plaintiff the sum of £2,500 upon the death of the said Henry Bencaft Joly, should he die before the expiry of six months from the 4th day of February 1898. The defendants in answer to that claim said that it was a term of the said contract that the said Henry Bencaft Joly should in all good faith answer questions, and that he made a declaration that the answers given by him to such questions were true to the best of his belief, and agreed that such declaration and the answers given by him should be the basis of the policy; they further alleged that some of the answers to the questions submitted to him were untrue and untrue to his knowledge, and they further alleged that the contract was void by reason of the said Henry Bencaft Joly by fraud.

The case was tried before me with a jury on the 9th, 10th and 11th days of this month, and the jury in answer to certain specific questions left to them found that in answer to three of the questions put to the said Henry Bencaft Joly he stated what was not true, and that he knew that the statements he made were untrue. They further found that all the statements to which he had answered were untrue and that the defendants were influenced in making the contract in question by the untrue statements which he had made. They further found that Mr. Joly was not aware that the statements were untrue, that he had not made them with the object of inducing the defendants to issue to him the interim receipt which constituted the contract and that there was no fraud on the part of Mr. Joly in obtaining it. Upon these findings Mr. Wilkinson on behalf of the plaintiff moved that judgment should be entered for her; and Mr. McNeill on behalf of the defendants moved that it should be entered for them. The question was very fully argued on both sides and after hearing the arguments and carefully going through all the cases that have been quoted I have come to the conclusion that judgment must be entered for the defendants. Let us see what the exact terms of the contract were. It was in the words and figures following:—

THE SUN LIFE ASSURANCE CO. OF CANADA.
INTERIM RECEIPT.

Received seventy-six pounds, being the amount of the first-half-year premium for a life insurance policy on H. Bencaft Joly Esq., of H.B.M.'s Consular Service, for £2,500, for

which an application, dated the nineteenth day of January, 1898, has been made to the Sun Life Assurance Company of Canada.

The said application is assured in accordance with the conditions of the policy applied for of the Company, and of the application above mentioned, for six months or until notice of declination within this time is sent. If the application be not accepted, the amount herein acknowledged, less the premium for the time applicant was assured, will be returned.

(Signed) A. MACAULAY,
Managing Director.
(Signed) ALBERT & Co.,
Agents.

We have examined the above-named applicant and consider him in every respect a first-class life for assurance at ordinary rates, as per my report.

Seal of the Sun Life Assurance Co. of Canada.

(Signed) E. B. LANDIS, M.D.,
HAMILTON MEDICAL EXAMINER.

I am of opinion that this interim receipt by its parties incorporated into the contract between the plaintiff and the defendants, and of the policy applied for by Mr. Joly and of the application made by him upon which the interim receipt was issued; and I am of opinion that it was one of the conditions of the application by which Mr. Joly agreed to be bound, that he should answer truly to the best of his knowledge and belief all the questions put to him in the application and by the medical examiners. The jury have found that 3 of the questions so put to him were answered untruthfully to his knowledge. I therefore think that a breach or breaches of the conditions of the policy and of the application, that is, a breach or breaches of the contract, has or have been committed, and that the defendants were entitled to avoid the contract. Mr. Wilkinson contended that if they were entitled to avoid the contract they should have done so at once, they did not do so at once, but elected for a considerable time to be bound and that while they were still bound by the contract Mr. Joly died, and he contended they elected to be bound by the contract after they knew of the untruth of the answers which Mr. Joly had given. This contention of Mr. Wilkinson's was extremely forcible. Whether their acts amounted to waiver needed not be decided because in order that the contract should be avoided by the plaintiff it was necessary that they should have had at the time they made the election full and complete knowledge of the untruth of all the statements made by Mr. Joly, which the plaintiff has shown that the defendants by their acts and words waived the breach or breaches which they are setting up after full knowledge of the breach or those breaches. The plaintiff has I think proved that on the 13th day of April, 1898, that is when they consulted their register of rejected lives, they had knowledge that Mr. Joly had untruthfully answered one of the questions, viz.—"Has any application been made by you to any Company or Agent, and afterwards withdrawn or not yet completed?" But the plaintiff has not proved that they had knowledge of the untruth of the answers as to having suffered from an affection of the heart or having consulted physicians within the last five years. The plaintiff has not proved and there is no evidence upon which the jury could have found that they had this knowledge before the death of Mr. Joly.

The points of knowledge and waiver therefore fail. I have stated shortly what my opinion is of the contract between the parties, and what were the conditions of that contract; and although I have gone through all the cases which were quoted upon the subject, I have in my judgment, because I think that this case can be decided on a short and simple ground. All the text books and many of the cases upon insurance law lay down, that in a contract of insurance the law implies a condition that there shall be the utmost good faith on the part of the assured. It was admitted on both sides that whether this contract was to be called a policy of insurance or not it was a contract of insurance. After the findings of the jury it cannot be contended that there was the utmost good faith on the part of the assured. As they have further found that the misstatements of the assured were material and influenced the defendants in entering into the contract, the latter are entitled to the benefit of the assured's fundamental condition. As pointed out by Mr. McNeill, the breach of the condition upon which the plaintiff can meet this defence is the ground of waiver after full knowledge. This ground I have already disposed of. I therefore come to the conclusion that judgment must be entered for the defendants. They will, of course, pay back to the plaintiff the amount they received as premium. The general costs of the cause must be paid by the plaintiff to the defendants, but the latter have to pay to the plaintiff such extra costs as have been incurred by the latter in consequence of their allegation of fraud; these costs should be set off one against the other.

I cannot refrain from adding that I feel the fullest sympathy with Mrs. Joly, but I am not here to show sympathy but to administer the law.—N. C. J. Neufus.

SHOOTING FATALITY BY ARMED RUFFIANS AT POOTUNG.

SHANGHAI, November 23rd.
At the Mixed Court yesterday morning, before Mr. S. E. Myers (British Assessor), and the Magistrate (Ving), particulars of a fatal fracas at Pootung were made public by Inspector Read, in an application for the issue of warrants for the apprehension of some half-dozen well-known loafers. It seemed that on Monday evening, a gang of men, almost all of whom have been convicted of the commission of violent offences, and who appear to have banded themselves together in the country behind Pootung, turned up on the premises of the Standard Oil Company at Pootung and demanded by menace the payment of a certain sum of money from one of the native employees there. The last named refused to comply with their demand, whereupon he was felled to the ground with the butt end of a gun carried by one of the evident leaders of the rabble. A number of coolies employed by the Company sent for the assistant wharfinger, Mr. David Marshall, who on making his appearance was deliberately felled by one of the men. The bullet, however, missed him, as Mr. Marshall realising in time his danger evaded the miscreant and escaped merely with a graze. The bullet lodged in the breast of one of the gang, who succumbed to the wound shortly after his admission to St. Luke's Hospital. The rest of the men cleared off, leaving the fate of their luckless companion, but as nearly all of them are well known there is no reason to doubt that they will be arrested in the course of a few days. The necessary warrants were all issued. It should be added that soon after the occurrence *Wing* presented himself at the wharf ostensibly to make inquiries in the discharge of his "official" duties. He was alleged to be concerned in the murder, and is now in custody.—S. D. Press.

THE BATTLE OF ELANDSLAAGTE.

DETAILED ACCOUNT.

MODDER'S SPRUIT, 21st Oct. 11.30 p.m.
General French took the Imperial Light Horse and the Natal Volunteer Artillery, with six guns, and supported by four companies of the Manchester Regiment, in an armoured train and made a further reconnaissance to Elandslaagte Station.

After sighting a small Boer patrol and wounding one man of it, the cavalry and battery arrived on a plateau overlooking the dip in which the station and coalfields are situated. The Boers were apparently surprised. A cloud of mounted men left the station and its environs, making for a ridge about 2,000 yards distant on the opposite side of the valley. Our scouts had almost entered the coal mines when the Natal battery came into action, bursting two shells in the station buildings.

As soon as our battery had thus disclosed our position on the plateau, the enemy opened an accurate fire with two guns from intrenched works on the ridge to which the mounted Boers had galloped. The enemy's gunners evidently had the range marked for shells fell around the battery in action, crippling one ammunition wagon. The 7-pounders of the Volunteer artillery were unable to return this fire, the range being 4,500 yards, so General French withdrew slowly, abandoning the crippled wagon.

As our battery withdrew the enemy played their guns on the armoured train from which our infantry had detached. This fire, however, was ineffective. The whole reconnaissance then withdrew with the train for five miles, General French having wired for supports. A few of the mounted enemy attempted to cut the train off, but were easily repulsed. Reinforcements arrived at midday, and their arrival precipitated a sanguinary engagement which lasted two and a half hours, the Boers being driven from their position.

October 22nd, 7.25 a.m.
It was about 11 when a battery of the 5th Dragoon Guards, having come out from Ladysmith with double teams. Shortly afterwards another train arrived with more infantry from Sir George White.

Some fugitives, including the manager of the coal mines and the *Standard* correspondent, who had been captured on Wednesday in the held-up train, reported that about 1,000 Boers were in position on the range from which they opened fire in the morning.

The force consisted mainly of two commands, under Koch and De Milion (?), who had two Maxim-Nordenfjeld guns and two Maxims. They had marched right down the Biggarsburg Pass, having crossed into Natal by Botha's Pass, and had met no British patrol at all before occupying Elandslaagte. They set themselves to intrench the end of the spur covering the railway and coalfields from the west.

Working on this information, and on the fact that the Boers had had three days to complete these works, General French determined to await reinforcements.

While General French's force with the trains retired to Modder's Spruit, the enemy's scouts seen circling the hills on the left. Following our retirement these became bolder, firing into the Volunteer Light Horse which covered the party. A troop of the latter promptly dislodged them.

After halting till 2 at Modder's Spruit, it was considered that we were strong enough—having been reinforced with the Devons and the Gordons—to advance. Then a second field battery and the 5th Lancers arrived. The scouts at 3 o'clock, when the 5th Dragoon Guards began to move along the road by which our force had advanced in the morning, reported that the enemy were in force on the ranges on the left.

This enemy suddenly opened Maxim fire on the extended Dragoon Guards at short range. The fire was ineffective, however, and our battery immediately shelled them out. They were reported to be a party of Free State Boers, attracted by the early morning firing. The whole of our infantry, now under General Ian Hamilton, detrained a mile north of Modder's Spruit.

The enemy's position now requires some description. They had intrenched and lagged on the northern edge of a range running at right angles to the railway. The height of the highest spot was about 300ft. above the level of the permanent way. The range itself is a succession of hillocks, one commanding another so that when viewed from the flank they looked something like the teeth of a saw. To the front and on the flanks of this position stretched the rolling veldt, without any considerable cover, for at least 5,000 yards. From Modder's Spruit to the front of the Boers' position lay an undulating five-mile plain, divided by a long shoulder of hill about 4,000 yards' range from the enemy's position.

Shortly after 3 a squadron of the 5th Lancers and of the Imperial Light Horse were sent to clear this shoulder for occupation by infantry, the latter arm marching upon it from the vicinity of Modder's Spruit. The Imperial Light Horse and Lancers speedily gained possession, the enemy's scouts falling back.

The infantry advanced steadily in extended order, the Manchesters leading, followed by the Devons and Gordons. It was a long and slow march, and it was nearly 4 o'clock before the infantry could extend along the shoulder of the hill. The Manchesters took the right of the line, and the Devons the left, the Gordons coming up in support. A covering party of the 5th Lancers and Imperial Light Horse were on the right.

As soon as our infantry were well on the hill the enemy opened and shelled the crest with accurate fire. At 4 o'clock our first battery came into action, between the Devons and the Manchesters. The enemy were nothing daunted, and returned the fire of the latter with vigour. Their range was excellent, and, though six minutes, they upset an ammunition wagon and caused several casualties, especially to horses.

In the meantime clouds of the fleeing enemy were seen, as it appeared, leaving the field and escaping on the right of our advance. This retreat of the mounted enemy was a ruse by which the Boers hoped to draw off part of the attacking force, themselves galloping back to a position on the reverse of the hill.

After the enemy's guns had ceased firing, our artillery, having now two batteries in action, began to prepare for the infantry assault, hursting shrapnel all along the Boer position.

Thunder clouds gathered behind the hill and made an ominous background, against which the bright light of the bursting shells showed as if it were already night. It was evident that the attack must be pressed home before night, so with half an hour's preparation the infantry received orders to advance.

The Devons were given the task of delivering a semi-frontal attack with the Manchesters, supported by the Gordons on the right flank, for which they had to make a wide detour. This was at halfpast 4. At this period rain fell in deluges for a quarter of an hour. As the infantry attack began the enemy's guns came into position and shelled the advancing lines of the Devons, who were now stolidly pushing across the open, cutting the wire fences that impeded them. They were extended as much as possible, this being the only method by which the men could face the Mauser and Maxim fire. Nothing could have been finer

than the undaunted front of this battalion edging forward against the fire of modern arms.

Having seen the Devons on their way, I joined the Gordons as, skirting the batteries in action, they cut in on the left of the Manchesters. We marched steadily on in column of companies, until the bouldered neck of the enemy's ridge was reached. This was about three-quarters of a mile from the position of the Boer guns. In front of the Gordons were three successive kopjes, or rather ridges, running diagonally across the flat top of the hill. Each was commanded by that behind it, and the hill was one mass of the typical boulders of the country.

Many times felled in places, driven back yet righting themselves, and steadily pushing forward, the troops on the summit pushed on. The first kopje was already a shambles. Men had fallen fast, but the weight of numbers carried our troops on.

It had ceased to be a general battle; everything depended on company and even on section commanders, and gallantly the officers and non-commissioned officers did their work. If the men wavered and stuck under cover, the officers sacrificed themselves to furnish an example. The fighting on the ridge summit was of this description; it is impossible to give it in detail.

The enemy stood their positions with a grim persistency which was magnificent, and their stand at the last kopje above their camp and longer was one of the finest pieces of fighting recorded in modern wars. In spite of the united attack of the storming regiments, throwing their guns at point-blank range and discharging the magazines they checked the advance for half an hour.

It was now 6 o'clock. There was only half an hour's more light, and shattered battalions were lying round the kopje where the Dutch were making their final stand.

Our bugles rang out the advance and other bugles took up the call. Fixed bayonets gleamed amid the boulders through the fading light, and the men sprang up to the well-known now—spring up to fall like rabbits.

Again and again sounded the call. Somehow I found myself with a company of the Devons. A fence stopped us. We fell or threw ourselves over it. Still sounded the call.

The Highlanders were shouting above. Cheering madly, we were over a breastwork, and passed a quick-firing gun still smoking. A Dutchman at my feet was calling for mercy. We were in—were there. Some one shouted, "Remember Malakka!" Over the brow there was the sound of skirling pipes. The main kopje was taken.

There was still firing below. With "Malakka" still on their lips, our men dashed forward to carry the larger with bayonets. The officers held them back, and a voice in command said "Cease fire."

Again the bugle rang out, and a white handkerchief fluttered at the end of a rifle. The enemy had surrendered, but the main remnant were pouring over the hillside, where our cavalry poised upon them.

It was half-past 6. I had just time to look round the larger below the hillside, strewn with dead and wounded, the Dutch and German gunners being distinguishable by their brown uniforms. They had fought their guns splendidly. Two of their guns I saw with "Maxim-Nordenfjeld" and the direction in English on the cartridges. I had to leave at once, as it was already night and we were 20 miles from the telegraph.

It is impossible as yet to furnish details of our losses or those of the enemy, but they must be heavy. At midnight the hospital train came back carrying 90 of our wounded, but I am afraid the total will be double that. This must have been a terrible night. Many of the wounded could not have been found till the morning. Glencoe was a sanguinary engagement, and this was in every respect equal to it in bloodshed, but, though the price was high, the defeat was absolutely crushing, and the moral effect will now be felt all through the Republics.

General French was in command throughout. Our strength was about 3,200. Sir George White was present during the engagement. General Ian Hamilton commanded the infantry.—Times Cor.

NOTANDA.

CALENDAR.

NOVEMBER.

Meteorological means based on fifteen years' observations to 1898.

Barometer 30.103
Thermometer 69.2
Humidity 65
Rainfall 1.302

TO-DAY.

WEATHER REPORT.
On date at 4 p.m. On date at 4 p.m.
Barometer 30.32 30.20
Temperature 62 60
Humidity 35 44
Rainfall

TO-DAY.

Tuesday, 28th November, 1899.

Chinese—26th of 10th moon of 25th year of Kwang-gi.

Sun—Rises 6hr. 29min.

Sets 5hr. 19min.

High water—Morning 4hr. 25min.

Afternoon 5hr. 51min.

Low water—Morning 1hr. 5min.

Afternoon none

ANNIVERSARIES.

1836—General Chamber of Commerce established by the British merchants of Canton and Macao.

1855—Surrender of General Williams at Kars after a heroic defence.

1856—Foreign factories burnt at Canton.

1867—Great fire in Hongkong nearly 300 houses destroyed.

1898—Messrs. Hall and Holke's warehouse in Shanghai destroyed by fire; Tls. 250,000 damage. Spain accepts America's offer for the Philippines.

TO-MORROW.

Wednesday, 29th November, 1899.

Chinese—27th of 10th moon of 25th year of Kwang-gi.

Sun—Rises 6hr. 29min.

Sets 5hr. 19min.

High water—Morning 4hr. 25min.

Afternoon 5hr. 51min.

Low water—Morning 1hr. 5min.

Afternoon 1hr. 45min.

ANNIVERSARIES.

1536—Cardinal Wolsey died.

1574—The Chinese practical fleet of 14-masted ships arrived in Manila Bay.

1863—The Taiping Prince, Mow Wang, murdered.

1866—Murder of the Captain and four men of the British barque *Crofton* near Kulau.

1876—Immense fire in Tokio six square miles of buildings laid waste.

1881—Sir George Bowen appointed Governor of Hongkong.

1886—Collision in Hongkong harbour between mail steamers *City of Peking* and *Saghalien*.

1890—The Imperial Diet, Japan, opened by the Emperor in person.

1891—Wreck of the British sch. *Leopold* at Newchwang.

1897—Death of M. Imbault Huard, French Consul at Canton.

1898—Spanish Government formally accepts America's terms for peace.

AGENDA.

TO-DAY.

Messrs. Watson & Co's dividend warrants payable.

Intimations.

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FINE OLD SCOTCH WHISKY.

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HONGKONG.

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12th October, 1898.

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some of the more trying complaints of this
kind, it will be found astonishingly efficacious,
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and swellings of the joints, secondary sym-
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all diseases for which it has been too much a
fashion to employ mercury, sarsaparilla, &c., to
the destruction of the sufferer's teeth and ruin
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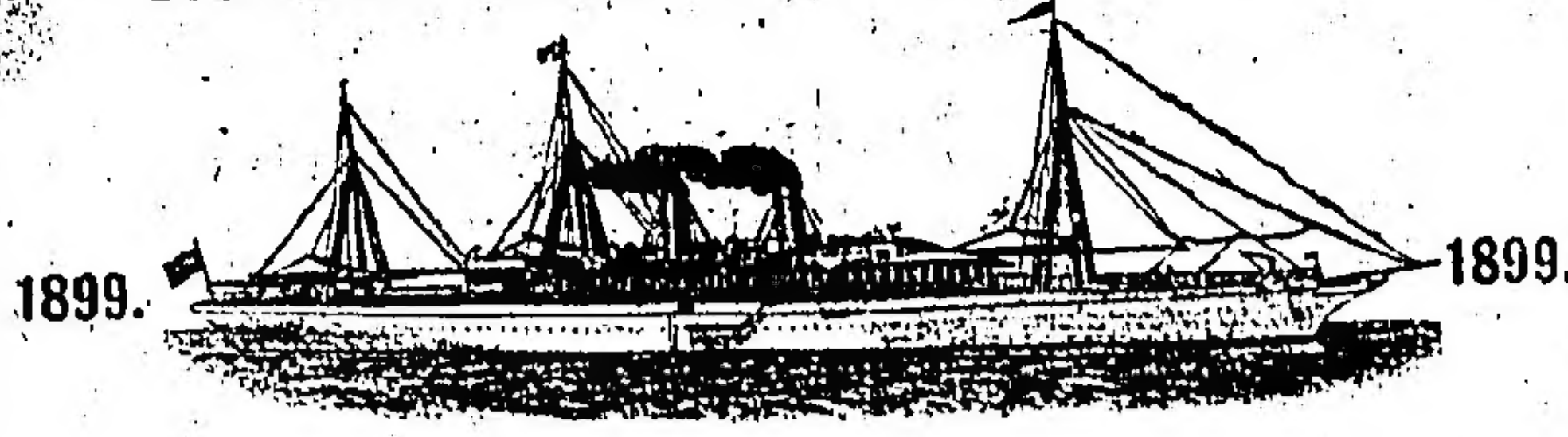
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EMPRESS OF CHINA...Comdr. R. Archibald, R.N.R. ...WEDNESDAY, 17th Jan., 1900.
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Hongkong, 27th November, 1899.

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FE RAILROAD CO.PROPOSED SAILINGS FROM
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UNITED STATES, MEXICO, CENTRAL AND
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Strathgill...[195] about Dec. 15
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NAGASAKI, KOBE, YOKOHAMA, and
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Hongkong, 24th November, 1899. [1330]

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(Taking Cargo at through rates to ANTWERP, AMSTERDAM, ROTTERDAM, LISBON, OPORTO,
LONDON, LIVERPOOL, GLASGOW, TRIESTE, GENOA, PORTS IN THE LEVANT; BLACK
SEA and BALTIC PORTS; NORTH and SOUTH AMERICAN PORTS.)PROJECTED SAILINGS FROM HONGKONG.
SUBJECT TO ALTERATION.

STEAMERS.	DESTINATIONS.	SAILING DATES.
HAMBURG.....	HAVRE and HAMBURG.	3rd December. Freight.
Mayer.....	(LONDON with transshipment in HAMBURG)	About 10th December. Freight and Passage.
*KONIGSBERG.....	HAVRE and HAMBURG.	About 2nd January. Freight.
Christiansen.....	(LONDON with transshipment in HAMBURG)	About 10th January. Freight and Passage.
AMBIA.....	HAVRE and HAMBURG.	About 20th January. Freight and Passage.
*SARNIA.....	(LONDON with transshipment in HAMBURG)	About 20th January. Freight and Passage.
Fuchs.....	HAVRE and HAMBURG.	About 20th January. Freight and Passage.
*SILEZIA.....	(LONDON with transshipment in HAMBURG)	About 20th January. Freight and Passage.
Belhens.....	(LONDON with transshipment in HAMBURG)	About 20th January. Freight and Passage.

* These Steamers have Superior Accommodation for Passengers and carry a Doctor and
a Stewardess.For further Particulars as to Freight, Passage, &c., apply to
CARLOWITZ & Co.,
Agents.

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TOYO KISEN KAISHA.

PACIFIC MAIL STEAMSHIP CO.

VIA INLAND SEA OF JAPAN AND
HONOLULU.PROPOSED SAILINGS FROM HONGKONG.
HONGKONG MARU (via Shanghai, Naga-
saki, Kobe, Inland Sea, Yokohama and Honolulu) Saturday, 9th Dec., at Noon.NIPPON MARU (via Shanghai, Naga-
saki, Kobe, Inland Sea, Yokohama, and Honolulu) Wednesday, 3rd Jan., 1900, at Noon.AMERICA MARU (via Shanghai, Naga-
saki, Kobe, Inland Sea, Yokohama, and Honolulu) Saturday, 27th Jan., 1900, at Noon.

THE Steamship

"HONGKONG MARU,"

will be despatched for SAN FRANCISCO, VIA
SHANGHAI, NAGASAKI, KOBE, INLAND
SEA, YOKOHAMA and HONOLULU, on
SATURDAY, the 9th December, at Noon,
taking Freight and Passengers for Japan, the
United States, and Europe.Steamers of this line pass through the IN-
LAND SEA OF JAPAN, and call at HONO-
LULU, and Passengers are allowed to break
their journey at any point en route.Through Passage Tickets granted to England,
France, and Germany by all trans-Atlantic
lines of steamers, and to the principal cities of
the United States or Canada. Rates may be
obtained on application.Passengers holding through ORDERS TO
EUROPE have the choice of Overland Rail
routes from San Francisco, including the
SOUTHERN PACIFIC, CENTRAL PACI-
FIC, UNITED PACIFIC, DENVER and
RIO GRANDE, and NORTHERN PACIFIC
RAILWAY, also the CANADIAN PACIFIC
RAILWAY on payment of £4 in addition to
the regular tariff rate.Passengers holding orders for OVER-
LAND CITIES in the United States have,
between SAN FRANCISCO and CHICAGO,
the option of the SOUTHERN PACIFIC,
CENTRAL PACIFIC, UNION PACIFIC,
DENVER and RIO GRANDE, and other
direct connecting Railways; and from Chicago
to destination the choice of direct
lines.Particulars of the various routes can be had
on application.Special rates (first class only) are granted to
Missionaries, members of the Naval, Military,
Diplomatic, and Civil Services, to European
Officials in the service of China and Japan, and
to Government officials and their families.Through Bills of Lading issued for transpor-
tation to Yokohama and other Japan Ports, to
San Francisco, to Atlantic and Inland Cities
of the United States, via Overland Railways, to
Havana, Trinidad, and Demerara, and to ports
in Mexico, Central and South America, by the
Company's and connecting Steamers.Freight will be received on board until 4 P.M.
the day previous to sailing. Parcel Packages
will be received at the Office until 5 P.M. same
day; all Parcel Packages should be marked to
address in full; value of same is required.Consular Invoices to accompany Cargo des-
tined to Points beyond San Francisco, in the
United States, should be sent to the Company's
Office in Sealed Envelopes, addressed to the
Collector of Customs at San Francisco.For further information as to Passage and
Freight, apply to the Agency of the Company,
Queen's Building.

J. S. VAN BUREN, Agent.

Hongkong, 14th November, 1899. [1310]

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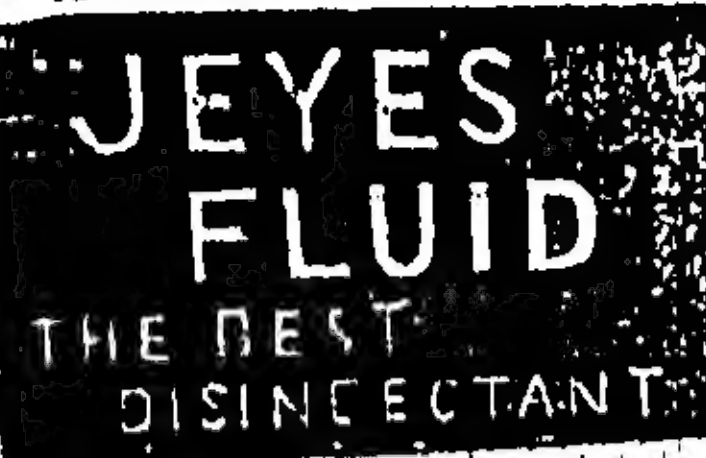
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Intimations.

NOTICE.

THE BEST PREVENTIVE OF ALL INFECTIOUS DISEASES.



AVOID ALL RISK OF OUTBREAK BY ITS USE.

W. G. HUMPHREYS & Co., Bank Buildings, Hongkong, 6th March, 1897.

CARBOLINEUM-AMENARIUS USED FOR OVER 20 YEARS.

With the Utmost Success.

Thoroughly reliable preservative for Wood and Stone against White Ants, Decay, Fungus Rot and Dampness.

Sole Agents for China, LUTGENS, EINSTAMANN & Co., Hongkong, 11th September, 1896.

NOTICE.

NIGHT SCHOOL FOR EUROPEANS, by an EX-SCHOOLMASTER.

Terms moderate, for Particulars apply c/o This Office.

Hongkong, 18th August, 1899.

MEE CHEUNG,

PHOTOGRAPHER,

TOP FLOOR OF ICE HOUSE, IN Ice-House Road.

I am now in a position, in his New and Commodious Premises, to eclipse, as heretofore, ALL PHOTOGRAPHIC ART PRACTISED in the Colony or in any part of the Far East.

GROUPS AND VIEWS a speciality.

Hongkong, 22nd September, 1898.

DENTISTRY.

SUI SANG, (Late Practising with Dr. I. SAKATA), DENTIST.

No. 4, Queen's Road Central, Hongkong, 8th March, 1899.

SIEN TING,

SURGEON DENTIST,

No. 10, D'AGUIAR STREET.

TERMS VERY MODERATE. Consultation free.

Hongkong, 27th September, 1898.

NOTICE.

NOT RESPONSIBLE FOR DEBTS.

Neither the CAPTAINS, the AGENTS, nor the OWNERS will be RESPONSIBLE for any DEBT contracted by the Officers or the Crews of the following Vessels during their stay in Hongkong Harbours.

RUCUS, American ship, D. Whitmore—Standard Oil Co.

VISITORS AT THE HONGKONG HOTEL.

Mr. J. H. Aitken
Mrs. John Angus
Dr. O. Bach
Mr. W. S. Bailey
Mr. B. J. Barlow
Mrs. A. Barnett
Mr. W. M. Black
Comdr. B. Blechman
Mr. and Mrs. A. H. Bottenheim
Mr. B. Bruch
Mr. J. W. Brown
Mr. G. Brusse
Mr. T. F. Burgdorff
Mr. D. M. Carmen
Mr. B. Carter
Dr. and Mrs. F. Clark
Mr. and Mrs. Sherman
Miss Cunliffe
Mr. P. C. Denroche
Mr. R. H. Douglas
Miss Drum
Mr. A. H. Ellis
Mr. W. H. Everett
Mrs. Farrell and child
Mr. W. F. Fickel
Miss M. Geary
Mr. and Mrs. K. Gibson
Capt. Goddard
Mr. Goodwin
Major and Mrs. Griffin
Mr. and Mrs. G. S. Grosvenor
Mrs. Groves
Mr. T. Guignard
Mr. R. J. Hall
Miss Hamilton
Star-Surg. and Mrs. W. H. Howard
Mr. T. Jackson
Major and Mrs. Jeffreys
Mr. and Mrs. Joseph
Mr. E. A. Katsch
Mr. J. L. Kilworth
Mr. J. Kirkwood
Mr. J. Lamke
Mr. E. A. Leggett

Mr. L. A. Levy
Mr. R. J. MacGowan
Mr. A. G. Macmillan
Mr. W. V. Marlowe
Madame May and maid
Mr. J. V. Mayston
Mrs. McCrackin and child
Comdr. T. C. McLean
Mr. and Mrs. E. McLeod
Mr. T. S. Meser
Mr. E. O. Murphy
Mr. J. J. O'Neill
Mr. E. Enriquez Ortiz
Mr. K. Ota
Mr. M. Pando
Mr. W. Pando
Mr. J. C. Perry
Mr. J. C. Van Nierop
Mr. R. Reeves
Mr. and Mrs. C. E. Richardson
Miss Richardson
Mr. G. E. Richardson
Mr. R. and Miss Roberts
Mr. S. J. Robbins
Mr. R. J. Rolph
Mr. H. Simmins
Mr. T. Simpson
Mr. A. J. Hamilton
Mr. and Mrs. K. Spagnolo
Mr. M. Steger
Mr. B. Taylor
Mrs. C. Thomas
Mr. W. J. Thomson
Miss Twining
Mr. F. Urbig
Mr. H. S. Vaughan
Mr. G. Waghorn
Mr. and Mrs. B. T. Walling and child
Mr. and Mrs. W. Whitley
Mr. and Mrs. A. W. Whitlow
Mr. and Mrs. Bagnall
Mr. J. Williamson
Mr. and Mrs. Werfield
Mr. J. M. de Zuniga

VISITORS AND RESIDENTS AT THE PEAK HOTEL.

Mr. and Mrs. F. E. All-husen
Mr. Louis Bernadotte
Mr. F. E. R. Brayne
Mr. E. Buro
Capt. Van Corbark
Mr. G. H. Dunn
Mr. and Mrs. W. H. T. Davis and child
Mr. A. L. Denison
Mr. P. Dow
Colonel H. Elsdale
Mr. J. S. Eekel
Mr. A. Fleck
Mr. A. Forbes
Lt.-Col. A. R. Fraser
Mr. H. H. Gompertz
Colonel E. H. Gorges
Mrs. Iburg
Major G. R. St. John

Rev. F. Flynn, R.N.
Mr. R. F. Johnston
Mr. C. Messer
Hon. and Mrs. R. D. Ombay
Miss Ombay
Mr. and Mrs. Von der M. Simmonds
Miss Gladys Von der M. Simmonds
Colonel Volpicelli
Miss Lillie Von der Madame Volpicelli
Pfordten

Capt. Kofod
Mr. J. E. Lee
Mr. C. W. Longuet
Mr. C. W. Mitchell
Lt.-Col. The O'Gorman
Madame O'Gorman
Dr. Mark Peters
Hon. H. E. Pollock
Comdr. R. M. Rumsey
Mr. H. E. Sharp
Mr. A. Findlay Smith
Dr. Reich Stubbart
Mr. A. P. Stolz
Mr. A. P. Stolz
Mr. O. D. Thomson
Mr. G. H. Wheeler
Mr. A. G. Wood

The Share Market.

LATEST QUOTATIONS.

(November 28th.)

Companies.	Paid up Capital.	Latest quotation.
Banks.		
Hongkong & Shanghai Banking Corporation	\$125	349 3/4 premium
The Bank of China & Japan, Limited (Preference)	£ 5	Nominal
The Bank of China & Japan, Limited (Ordinary)	£ 4	1 buyers
The Bank of China & Japan, Limited (Deferred)	£ 1	55 buyers
National Bank of China, Ltd. Founders	£ 1	30
Do.	£ 1	30

Marine Insurances.		
Union Ins. Society of Canton, Ltd.	\$ 50	\$243
China Traders' Ins. Co., Ltd.	\$ 25	\$59
North China Ins. Co., Ltd.	£ 25	Tls. 200
Yangtze Ins. Assoc. Ltd.	\$ 60	\$121
Canton Ins. Office, Ltd.	\$ 50	\$133
Straits Ins. Co., Ltd.	\$ 20	\$5
Fire Insurances.		
Hongkong Fire Ins. Co., Ltd.	\$ 50	\$327 1/2
China Fire Ins. Co., Ltd.	\$ 20	\$87 buyers
Do.	\$ 20	\$87 buyers

Shipping.		
Hongkong, Canton, & Macao Steamboat Co., Limited	\$ 15	\$30
Indo-China Steam Navigation Co., Ltd.	£ 10	\$83
China & Manila S.S. Co., Ltd.	\$ 50	\$90
Douglas Steamship Co., Ltd.	\$ 50	\$47
China Mutual S. N. Co., Ltd. (Pref.)	£ 10	£9.15 buyers
China Mutual S. N. Co., Ltd. (Ord.)	£ 10	£8 buyers
China Mutual S. N. Co., Ltd. (Ord.)	£ 5	£4.15 buyers
Star Ferry Co., Ltd.	£ 5	\$21 1/2
"Shell" Transport & Trading Co., Ltd.	£ 100	£230

Refineries.		
China Sugar Refining Co., Ltd.	\$100	\$125
Lu on Sugar Refining Co., Ltd.	\$100	\$47

Mining.		
Punjin Mining Co., Ltd.	\$ 6	\$84
Punjin Mining Preference Shares	\$ 1	\$1.40
Société Française des Charbonnages du Tonkin	Fcs. 250	\$300 buyers
Quebec Mining Co., Ltd.	25 cts.	\$0.45
Jebeu Mining and Trading Co., Ltd.	\$ 5	\$10
Raub Arian Gold Mining Co., Ltd.	15s. 10d.	\$62
Oliver's Freehold Mines, Ltd.	\$ 5	\$9
Oliver's Freehold Mines, Ltd.	\$ 41	\$6.75
Great Eastern & Caledonian Gold Mining Co., Ltd.	\$ 5	\$1 sellers
Do. (Preference)	\$ 1	\$0.50 sellers

Docks, Wharves and Godowns.		
Hongkong & Whampoa Dock Co., Ltd.	\$125	\$25 1/2
Hongkong & Kowloon Wharf & Godown Co., Ltd.	\$ 50	\$85
Wanchai Warehouse & Storage Co., Ltd.	\$ 37 1/2	\$45 buyers
New Amoy Dock Co., Ltd.	\$ 6 1/2	\$9
Lands, Hotels and Buildings.		
China Provident Loan & Mortgage Co., Ltd.	\$ 10	\$9.50
Hongkong Land Investment & Agency Co., Ltd.	\$ 50	\$110
Kowloon Land and Building Co., Ltd.	\$ 30	\$28
West Point Building Co., Ltd.	\$ 50	\$90 1/2
Hongkong Hotel Co., Ltd.	\$ 50	\$120
Humphreys Estate & Finance Co., Ltd.	\$ 10	\$9 1/2

Cotton Mills.		
Hongkong Cotton Spinning, Weaving & Dyeing Co., Ltd.	\$100	\$58
Ewo Cotton Spinning & Weaving Co., Ltd.	Tls. 100	Tls. 65
International Cotton Spinning & Weaving Co., Ltd.	Tls. 100	Tls. 75
Soy Chee Cotton Spinning Co., Ltd.	Tls. 500	Tls. 350
Yahong Cotton Spinning Co., Ltd.	Tls. 100	Tls. 55

Miscellaneous.		
Green Island Cement Co., Ltd.	\$ 10	\$28
China-Borneo Co., Ltd.	\$ 55	\$10
A. S. Watson & Co., Limited	\$ 10	\$16.25
Watkins Limited	\$ 10	\$10
Hongkong Electric Co., Limited	\$ 10	\$10 1/2
Hongkong Electric Co., Limited	\$ 2	\$2
Hongkong and China Gas Co., Ltd.	£ 10	\$130
Hongkong Rope Manufacturing Co., Ltd.	\$ 50	\$194 buyers
Geo. Fenwick & Co., Ltd.	\$ 25	\$49
Hongkong Ice Co., Ltd.	\$ 25	\$125
Hongkong High-Level Tramway Co., Ltd.	\$100	\$147 1/2
Dairy Farm Co., Ltd.	\$ 6	\$6 1/2
Hongkong and China Bakery, Ltd.	\$ 50	\$25
Campbell, Moore and Co., Ltd.	\$ 10	\$15 buyers
Bell's Asbestos East-ern Agency, Ltd.	£ 1	£1 nominal
United Asbestos Oriental Agency, Ltd.	£ 2	\$2
United Asbestos Oriental Agency, Ltd.	\$ 10	\$10
Carmichael & Co., Ltd.	\$ 20	\$2
Tebrau Planting Co., Ltd.	\$ 5	\$5 per share
Tebrau Planting Co., Ltd.	\$ 4	\$4

Benjamin, Kelly & Potts, Share Brokers.		
Telephone Address—Rialto		
Telephone No. 148		

EXCHANGE.

Hongkong, 28th November.		
ON LONDON, Telegraphic Transfer	1/11 1/2	
Bank Bills, on demand	1/11 7/16	
Credit, 4 months' sight	2/1	
"D'ments, 4 months' sight	M. 1.99	
ON BERLIN, Bank Bills, on demand	2.40	
Credit, 4 months' sight	2.52	
ON NEW YORK, Bank Bills, on demand	47 1/2	
Credit, 30 days' sight	48 1/2	
ON HONKAY, Telegraphic Transfer	14 1/2	
On demand	14 1/2	
ON SHANGHAI, Telegraphic Transfer	7 1/2	
Private, 30 days' sight	7 1/2	
ON YOKOHAMA, T.T.	4 1/2 per cent. prem.	
Sovereigns, Bank's Buying Rate	53.26	
Gold Leaf 100 touch, per 100	53.45	
Bar Silver	77 1/2	
Dollars	4 1/2 per cent. prem.	

OPIUM QUOTATIONS.

Hongkong, 28th November.		
New Patna	890	per chest
New Benares	865	
New Malwa	870	per picul
Old Malwa	810	
Persian, paper tied	825	

VESSELS IN PORT.

Steamers.		
AMERICA, German steamer, 2,200, Burmeister, 27th Nov., Hamburg 8th Oct., and Singapore 18th Nov., General—Stiessen & Co.		
BISAGNO, Italian steamer, 1,500, D. Magagnoli, 23rd Nov., Bombay 4th Nov., and Singapore 18th Nov., General—Carlowitz & Co.		
CHELVEDRA, British steamer, 2,467, J. T. Davies, 26th Nov., Calcutta via Penang and Singapore 17th November, General—Jardine, Matheson & Co.		
DAPHNE, German steamer, 1,292, Th. Nissen, 17th Nov., Kutchinotzu 18th Nov., Coal—Stiessen & Co.		
EQUATORIA, Belgian steamer, 1,256, W. Williams, 22nd Oct., Calcutta 1st Oct., Ballast—Laur, Wiegner & Co.		
ESMERALDA, British steamer, 666, A. R. W. Cobban, 25th Nov., Manila 22nd Nov., General—Shewan, Tomes & Co.		
GALIC, British steamer, 2,691, Wm. Finch, R.N.R., 22nd Nov., San Francisco 24th Oct., Honolulu 31st, Yokohama 14th Nov., Kobe 15th, Nagasaki 17th, and Shanghai 19th, Mails and General—O. & O. S. S. Co.		
HAITAN, British steamer, 1,183, J. S. Roach, 19th Nov., Calcutta 18th Nov., and Hongkong 18th Nov., General—Douglas, Laiprak & Co.		
HATING, French steamer, 705, M. Jensen, 25th Nov., Haiphong and Hoibow 25th Nov., General—A. R. Marty.		
HINSANG, British steamer, 1,556, Crockett, 21st Nov., Java 11th Nov., Sugar—Jardine, Matheson & Co.		
HOHENZOLLERN, German steamer, 2,039, H. Kighner, 6th Nov., Yokohama 27th Oct., Kobe 31st, and Nagasaki 2nd Nov., General—Melchers & Co.		
JASON, British steamer, 1,356, W. Lycett, 25th Nov., Penang 4th Nov., and Hoibow 23rd Nov., General—Butterfield & Swire.		
MACHU, British steamer, 995, J. E. Farrell, 24th Nov., Siam 11th Nov., and Swatow 24th Nov., General—Butterfield & Swire.		
MEKONG, Chinese steamer, 1,339, Frigate, 27th Nov., Canton 26th Nov., General—C. M. S. N. Co.		
NANCHANG, British steamer, 1,098, E. Findlay, 20th Nov., Canton 22nd Nov., General—Butterfield & Swire.		
PAKSHAN, British steamer, 1,215, J. Jenkins, 20th Nov., Bangkok 9th Nov., Rice and Mail—Gardley & Co.		
ROHILLA, British steamer, 3,501, S. de B. Lockyer, R.N.R., 21st Nov., Yokohama 14th Nov., General—P. & O. S. N. Co.		
SABINE RICKMERS, British steamer, 690, J. R. Nabst, R.N.R., 26th Nov., Swatow 25th Nov., General—Arnold, Karberg & Co.		
SANDAKAN, German steamer, 1,374, E. Muhle, 18th Nov., Sandakan 12th Nov., Timber and General—Melchers & Co.		
SWATOW, German steamer, 650, Jespersen, 21st Nov., Swatow 20th Nov., Ballast—Stiessen & Co.		
TRIUMPH, German steamer, 675, A. Rieke, 27th Nov., Pakhoi and Hoibow 26th Nov., General—A. R. Marty.		
UNDAUNTED, British steamer, 2,026, S. Elcoale, 9th Nov., Philadelphia 8th Sept., Kerosine Oil—Order.		

Sailing Vessels.

ADOLPH OBRIE, American bark, 4,302, Armbury, 27th Oct., New York 5th May, Case Oil—Standard Oil Co.		
JOHN McDONALD, American ship, 1,228, Stern, 25th Nov., New York 25th June, Oil—Standard Oil Co.		
LOTHAR, Italian bark, 759, C. Lewanger, 1st Oct., Callao Peru 21st July, Iron—Order.		
MARY L. CUSHING, American bark, 1,540, Pendleton, 1st Oct., New York 10th May, Case Oil—Order.		
RETRIEVER, British schooner, 96, Parker, 8th Sept., Hongkong 10th July, Ballast—Order.		
REUBEN, American ship, 4,288, D. Whitmore, 30th Oct., New York 30th May, Case Oil—Standard Oil Co.		
SIMLA, British 4-masted bark, 2,087, Huettis, 25th Aug., Cebu and Philippine Islands 22nd Aug., Ballast—Order.		
ST. MARK, American ship, 1,861, D. W. Dudley, 17th Nov., Manila 19th Oct., Ballast—Master.		
STATE OF MAINE, American ship, 1,500, Colcord, 1st Oct., New York 20th May, Kerosine Oil—Standard Oil Co.		
WARATAH, British schooner, 35, Haynes, 23rd Sept., Takow 15th Sept., Ballast—Mr. F. W. Hall.		
WEST YORK, British bark, 706, N. S. Faister, 9th Nov., Albion W.A. 9th July, Sandal Wood—Order.		
Wm. H. CONNER, American ship, 1,414, J. T. Erskine, 14th Oct., New York 7th May, and Rio Janeiro 11th July, Kerosine—Standard Oil Co.		

HER BRITANNIC MAJESTY'S SHIPS ON THE CHINA STATION.

Hongkong, November 28th, 1899.		
Alacrity, despatch-vessel, 1,721 tons, 10 p.m., 9 knots, 2,000 h.p., Commander A. H. Smith-Dorrien, Hongkong.		
Algerine, sloop, 1,050 tons, 6 guns, 17 knots, Comdr. E. W. Slade, Hongkong.		
Aurora, British cruiser, 5,600 tons, Capt. E. H. Bayly, Wei-hai-wei.		
Barfleur, 1st class battleship, 13,000 tons, 19 guns, 13.165 h.p., Captain Hon. S. A. G. Colville, C.H., Hongkong.		
Bonaventura, 2nd class cruiser, 4,360 tons, 18 guns, 9,000 h.p., Capt. R. E. J. Monte, Comdr. C. B. N. Shanghai.		
Britia, British cruiser, 1,770 tons, 6 guns, 5,500 h.p., Capt. Wrey, Shanghai.		
Cemurog, 1st class battleship, 10,500 tons, 14 guns, 13,000 h.p., Captain J. R. Jellicoe, en route Singapore.		
Daphne, sloop, 1,140 tons, 8 guns, 2,000 h.p., Comdr. C. W. Wingham-Ingram, Hongkong.		
Endymion, British cruiser, 7,500 tons, Capt. G. A. Callaghan, Hongkong.		

Est, coast defence gunboat, 363 tons, 3 guns, 200 h.p., Lieut. Comdr. C. Chadwick, Ichang.		
Fame, twin screw, torpedo-boat destroyer, 360 tons, 4,400 h.p., Lieut. Comdr. W. J. Keyes, Hongkong.		
Firebrand, 3rd class gunboat, 455 tons, 4 guns, 360 h.p., Hongkong.		
Handy, twin screw, torpedo-boat destroyer, 260 tons, 6 guns, 4,000 h.p., Hongkong.		
Hart, twin screw, torpedo-boat destroyer, 260 tons, 6 guns, 4,000 h.p., Hongkong.		
Hermione, 2nd class cruiser, 4,360 tons, 9,000 h.p., 18 guns, Capt. R. S. D. Cumming, en route Singapore.		
Humber, storeship, 1,540 tons, 800 h.p., Com. H. J. Davison, Hongkong.		
Iphigenia, 2nd class cruiser, 3,600 tons, 8 guns, 7,000 h.p., Capt. H. N. Dudding, en route Singapore.		
Linnet, gun-vessel, 756 tons, 2 heavy guns, 4 6-pounders, 870 h.p., Commander W. W. Smythe, Wuchow.		
Orlando, British cruiser, 5,600 tons, Capt. J. Burke, Japan.		
Peacock, 1st class gunboat, 755 tons, 6 guns, 1,200 h.p., Lieut. Comdr. P. S. St. John, Manila.		
Pigmy, 1st class gunboat, 755 tons, 6 guns, 1,200 h.p., Lieut. Comdr. J. F. E. Green, Wei-hai-wei.		
Plover, 1st class gunboat, 453 tons, 6 guns, 1,100 h.p., Lieut. Comdr. C. V. de M. Cowper, Hongkong.		
Redpole, British gunboat, 805 tons, Capt. F. F. Haworth Booth, Hongkong.		
Sandpiper, British river gunboat, 2 guns, Lt. Comdr. Carr, en the West River.		
Swift, gun-vessel, 756 tons, 2 heavy guns, 4 6-pounders, 870 h.p., Hongkong.		
Tamar, receiving ship, 4,600 tons, Comdr. Powell, Hongkong.		
Tweed, coast defence gunboat, 363 tons, 3 guns, 200 h.p., Lieut. Comdr. H. E. Hillman, on the West River.		
Undaunted, 1st class cruiser, 5,600 tons, 12 guns, 8,500 h.p., Capt. A. C. Clarke, Manila.		
Victorious, British battleship, 14,900 tons, 32 guns, 12,000 h.p., Captain A. Schomberg, Wei-hai-wei.		
Waterwitch, surveying vessel, 620 tons, Commander W. P. Dawson, Fochow.		
Whiffing, twin screw, torpedo-boat destroyer, 360 tons, 6 guns, 4,400 h.p., Lieut. Comdr. E. Kelly, Hongkong.		
Wivern, coast defence ship, 2,750 tons, 4 guns, 1,000 h.p., Hongkong.		
Woodcock, British gunboat, 2 guns, 560 h.p., Lieut. Comdr. Watson, on the Yangtze.		
Woodlark, British gunboat, 2 guns, 550 h.p., Lt. Comdr. R. A. Norton, on the Yangtze.		
Torpedo-boats in Reserve Nos. 8 and 20, 35, 36, 37 and 38, first-class; and 3 second-class boats.		

Italian.		
Carlo Alberto, Italian cruiser, 7,000 tons, Capt. R. Calì, Amoy.		
Etna, Italian cruiser, 3,530 tons, Capt. G. Giorello, Chefoo.		
Piemonte, Italian cruiser, 2,800 tons, 12 guns, Captain Giuliani, Singapore.		
Stromboli, Italian cruiser, 4,000 tons, 36 guns, 6,325 h.p., Capt. C. Bregante, Hongkong.		

FOREIGN MEN-OF-WAR ON THE CHINA AND JAPAN STATION.

Comdr. Carr, on the West River
Swift, gun-vessel, 750 tons, 4 heavy guns, 4
6-pounder guns; ship, Hongkong.
Tamara, receiving ship, 4,600 tons, Comdr.
Pope, Hongkong.
Typhed, coast defence gunboat, 363 tons, 3
guns, 200 i.h.p., Lieut.-Comdr. H. E. Hill-
man, on the West River.
Undaunted, 1st class cruiser, 5,600 tons, 12
guns, 8,500 i.h.p., Capt. A. C. Clarke,
Manila.
Victorious, British battleship, 14,900 tons, 32
guns, 12,000 i.h.p., Captain A. Schomberg,
Wei-hai-wei.
Waterwitch, surveying vessel, 620 tons, Com-
mander W. J. Dawson, Foochow.
Whiting, twin screw, torpedo-bomb destroyer,
360 tons, 6,000 h.p., Lieut.-Comdr. E.
Kelly, Hongkong.
Wivern, coast defence ship, 2,750 tons, 4 guns,
1,000 i.h.p., Hongkong.
Woodcock, British gunboat, 2 guns, 560 h.p.,
Lieut.-Comdr. Watson, on the Yangtze.
Woodlark, British gunboat, 2 guns, 550 h.p.,
Lt.-Comdr. R. A. Norton, on the Yangtze.
Torpedo-boats in Reserve Nos. 8 and 20, 35
36, 37 and 38, first-class; and 3 second-class